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		NOOL COURT	Application Number	Application Number 09/976 607  Filing Date October 12, 2001  First Named Inventor Michael B. Elliott et al.  Group Art Unit 2164 3 624
STATEMENT BY APPLICANT  (use as many sheets as necessary)			Filing Date	October 12, 2001
			First Named Inventor	Michael B. Elliott et al.
			Group Art Unit	2104 3624
			Examiner Name	Ina
Chast	1	of 1	Attorney Docket Number	33836000013

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Examiner Initials	Cite No. <sup>1</sup>	item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue	T <sup>2</sup>
ABI		MAKUCH, William M. et al.; Managing Consumer Credit Delinquency in the US Economy: A Multi-Billion Dollar Management Science Application; The Institute of Management Sciences, January-February 1992; pages 90-109.	ļ
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